

**REMARKS/ARGUMENTS**

Claims 1-27 and 29 are pending in the application. Claims 1-27 and 29 stand rejected under 35 U.S.C. 101 and 35 U.S.C. 112, second paragraph. The rejection is traversed and reconsideration is requested.

***Claim Amendments***

The claim amendments proposed in the Response After Final Office Action filed on December 19, 2007, which the Examiner declined to enter, are re-presented herein together with further amendments discussed with the Examiner in a telephone interview on February 11, 2008.

Independent claims 1 and 29, respectively, are amended to clarify:

- receiving the user's input for accessing a local terminal
- identifying a non-local type of user account based on the received input
- automatically presenting a list of language options at the local terminal by the host processor based on the received input
- if said selected transaction is supported by said local terminal, performing said selected transaction interactively in said selected language via the host processor

Independent claim 27 is similarly amended to clarify:

- a local terminal accessible by a user by receiving the user's input for accessing said local terminal
- means for identifying a non-local type of user account based on the received input
- means for automatically presenting a list of language options at the local terminal by the host processor based on the received input
- if said selected transaction is supported by said local terminal, means for performing said transaction interactively in said selected language via the host processor.

Support for the foregoing claim amendments is found throughout the specification and in the claims and no new matter has been added.

***Claim Rejections - 35 US. C. §§101 and 112 and Substance of Telephonic Interview of  
February 11, 2008***

The rejection of claims 1-27 and 29 under 35 U.S.C. 101 and 112, second paragraph, is traversed for the reasons set forth in arguments presented in the Response to Office Action filed on July 27, 2007 and the Response After Final Office Action filed on December 19, 2007, which arguments are incorporated by this reference and renewed and re-presented as if fully set forth herein.

The courtesies extended by the Examiner in discussing the foregoing claim amendments in a telephone interview on February 11, 2008 are appreciated. While no formal agreement was reached in the interview, it is believed that the rejection of claims 1-27 and 29 under 35 U.S.C. 101 and 112, second paragraph, is moot in view of the foregoing claim amendments. Therefore, the undersigned representative respectfully requests that the Examiner withdraw the rejection of claims 1-27 and 29.

***Notice of References Cited***

Neither Drummond (U.S. 6,289,320) nor Hu (U.S. 6,990,466) cited but not applied by the Examiner teaches or suggests the claimed invention.

**Conclusion**

In view of the foregoing amendment and these remarks/arguments, each of the claims remaining in the application is in condition for immediate allowance. Accordingly, the Examiner is respectfully requested to reconsider and withdraw the rejection and to pass the application to issue. Should the Office feel that contacting the undersigned representative will aid in expediting the prosecution of this application, please do not hesitate to do so at the number provided below. If any fees are required in connection with this filing, the Commissioner is hereby authorized to charge Deposit Account No. 50-4402.

Respectfully submitted,

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